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MCC4795 MARC C. CAPONE, ESQ. CAPONE & KEEFE, P.C. 60 HIGHWAY 71, UNIT 2 SPRING LAKE HEIGHTS, NJ 07762 (732) 528-1166 ATTORNEYS FOR DEBTOR

Order Filed on September 7, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

IN RE: Chapter 13

Mark Dolak Case No.: 13-14021 (MBK)

#### ORDER APPROVING POST-PETITION FINANCING

The relief set forth on the following pages, numbered two (2) through four (4) is hereby ORDERED.

DATED: September 7, 2017

Honorable Michael B. Kaplan United States Bankruptcy Judge

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Debtor(s): Mark Dolak Case No.: 13-14021 (MBK) Caption of Order: Order Approving Post-Petition Financing
THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing there from for the entry of this order, it is hereby
<b>ORDERED</b> that the debtor(s) be and hereby are allowed to modify the mortgage on real
property located at 500 Deal Lake Drive, Unit 2A, Asbury Park, New Jersey pursuant to the
terms outlined in the debtor's certification in support of the refinancing motion; and it is further
<b>ORDERED</b> that from the funds received in connection with the loan modification, all liens
on the property shall be paid in full, at closing; and it is further
ORDERED that debtor(s) are authorized to pay the usual and necessary costs and
expenses of settlement; and it is further
ORDERED that the debtor shall:
Satisfy all Plan obligation from financing proceeds
X Continue to make payments under the Plan as proposed or confirmed
Modify the Plan as follows:
ORDERED that debtor's counsel shall be allowed a legal fee of \$ for representation in connection with this motion, which is to be paid (choose one):
representation in conficction with this motion, which is to be para (choose one).

through the plan \_\_\_ outside the plan;

at closing

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and it is further

**ORDERED** that, if applicable, the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

**ORDERED** that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

is applicable X is not applicable

**ORDERED** that the following other provisions apply:

- 1. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.
- 2. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.
- 3. In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.
- 4. In the event the Proof of Claim is amended to zero or withdrawn, the

  Trustee may disburse the funds being held pursuant to this order to other

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creditors in accordance with the provisions of the confirmed plan.

- 5. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.
- 6. With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fee which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.

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ted States Bankruptcy District of New Jersey

In re: Mark J Dolak Debtor Case No. 13-14021-MBK Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Sep 07, 2017 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

db +Mark J Dolak, 500 Deal Lake Drive, Unit 2A, Asbury Park, NJ 07712-5159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew M. Lubin on behalf of Creditor Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-85CB, Mortgage Pass-Through

Certificates Series 2005-85CB bkecf@milsteadlaw.com, alubin@milsteadlaw.com BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, Denise E. Carlon on behalf of Creditor

bkgroup@kmllawgroup.com E. Carlton Kromer on behalf of Creditor

Lake Drive Court Condominium Association ckromer@kromerlaw.com

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, Frank J. Martone AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-85CB, MORTGAGE PASS - THROUGH CERTIFICATES, SERIES 2005-85CB. bky@martonelaw.com

Frank J. Martone on behalf of Creditor BANK OF AMERICA, N.A. bky@martonelaw.com

BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, Joshua I. Goldman on behalf of Creditor

bkgroup@kmllawgroup.com

Marc C. Capone on behalf of Debtor Mark J Dolak mcapone@caponeandkeefe.com,

docs@caponeandkeefe.com

TOTAL: 9